



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [COLUMBIA BANK MHC](#)

City/State [FAIR LAWN, NJ](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [8,795,190](#)

Peer Group Number: [2](#) Number in Peer Group: [147](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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19-01 ROUTE 208 NORTH
FAIR LAWN, NJ 07410

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016												
Average assets (\$000)	8,736,947			7,069,424			6,342,285			5,348,225															
Net income (\$000)	34,957			30,098			12,274			24,791															
Number of BHCs in peer group	147			146			154			148															
Earnings and Profitability:																									
Percent of Average Assets																									
Net interest income (tax equivalent)	2.47	2.96	16	2.43	3.21	14	2.59	3.33	10	2.70	3.29	10													
+ Non-interest income	0.32	0.98	14	0.39	0.90	18	0.32	0.90	12	0.33	0.93	10													
- Overhead expense	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37	1.96	2.60	17													
- Provision for credit losses	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53	0.18	0.11	77													
+ Securities gains (losses)	0	0.02	44	0.03	0.01	88	0	0	69	-0.04	0.01	2													
+ Other tax equivalent adjustments	0	0	86	0	0	46	0	0	45	0	0	42													
= Pretax net operating income (tax equivalent)	0.87	1.22	26	1.01	1.53	16	0.53	1.55	1	0.84	1.55	4													
Net operating income	0.40	0.97	8	0.43	1.19	3	0.19	1.22	0	0.46	0.95	8													
Net income	0.40	0.97	8	0.43	1.19	4	0.19	1.22	0	0.46	0.95	8													
Net income (Subchapter S adjusted)					1.27			1.41			1.41			1.11											
Percent of Average Earning Assets																									
Interest income (tax equivalent)	3.68	3.78	32	3.97	4.49	14	3.80	4.38	11	3.78	4.06	24													
Interest expense	1	0.57	91	1.36	1.02	83	1.05	0.81	78	0.92	0.54	90													
Net interest income (tax equivalent)	2.68	3.17	16	2.61	3.45	14	2.75	3.58	10	2.87	3.54	12													
Losses, Allowance, and Past Due + Nonaccrual																									
Net loan and lease losses / Average loans and leases	0.09	0.11	52	0.09	0.11	52	0.05	0.09	47	0.08	0.10	56													
Earnings coverage of net loan and lease losses (X)	17.28	33.55	41	15.50	22.46	47	16.05	29.27	45	15.67	0.97	50													
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.21	1.35	41	1	0.94	63	1.25	0.94	83	1.31	0.95	85													
Allowance for loan and lease losses / Total loans and leases	1.21	1.33	43	1	0.93	63	1.25	0.93	83	1.31	0.94	85													
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.13	0.67	8	0.12	0.56	11	0.06	0.57	5	0.17	0.57	11													
30-89 days past due loans and leases / Total loans and leases	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57	0.25	0.32	48													
Liquidity and Funding																									
Net noncore funding dependence	7.95	0.77	72	22.30	10.70	85	22.21	13.54	77	18.19	13.97	65													
Net short-term noncore funding dependence	3.21	-3.25	69	14.92	5.88	85	13.86	8.57	67	9.81	9.65	48													
Net loans and leases / Total assets	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50	76.46	72.64	64													
Capitalization																									
Tier 1 leverage ratio	8.95	9.65	33	9.25	10.39	23	11.37	10.37	76	10.56	10.04	67													
Holding company equity capital / Total assets	6.98	10.51	5	5.40	11.37	1	7.79	11.21	5	8.20	10.84	10													
Total equity capital (including minority interest) / Total assets	11.50	10.57	66	12	11.43	58	14.53	11.30	89	8.20	10.89	10													
Common equity tier 1 capital / Total risk-weighted assets	13.09	12.44	66	11.28	12.50	34	15.38	12.37	85	12.52	11.90	67													
Net loans and leases / Equity capital (X)	9.96	6.79	93	13.88	6.55	99	9.44	6.70	92	9.32	6.82	87													
Cash dividends / Net income	0	29.42	7	0	25.65	7	0	24.05	9	0	32.32	8													
Cash dividends / Net income (Subchapter S adjusted)						93.20			35.12			19.39													
Growth Rates																									
Assets	7.43	16.11	16	22.39	8.66	88	16.26	9.35	79	12.39	9.89	72													
Equity capital	38.85	8.42	97	-15.19	12.19	1	10.45	12.50	59	8.57	13.71	51													
Net loans and leases	-0.42	9.99	14	24.66	8.63	89	11.93	10.51	66	7.57	12.54	46													
Noncore funding	-35.84	-12.78	20	22.78	4.16	78	42.61	6.76	88	-12.32	-3.35	42													
Parent Company Ratios																									
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46													
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27													
Equity investment in subsidiaries / Equity capital	99.97	104.49	34	99.97	104.21	36	99.96	104.10	34	100	105.17	34													
Cash from ops + noncash items + op expense / Op expense + dividends	-10	138.81	2	-210	152.31	2	1,970	123.74	98	100.80															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	256,086	218,480	190,524	169,473		17.21	69.57
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	256,086	218,480	190,524	169,473		17.21	69.57
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	256,086	218,480	190,524	169,473		17.21	69.57
Investment interest income (tax equivalent).....	36,403	39,118	32,485	18,380		-6.94	195.89
Interest on balances due from depository institutions.....	413	594	1,175	376		-30.47	147.31
Interest income on other earning assets.....	3,661	3,597	2,761	1,993		1.78	142.61
Total interest income (tax equivalent)	296,563	261,789	226,945	190,222		13.28	79.73
Interest on time deposits of \$250K or more	6,716	6,526	3,446	1,759		2.91	
Interest on time deposits < \$250K.....	31,951	34,333	22,151	15,581		-6.94	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	16,579	20,691	13,926	9,659		-19.87	122.00
Interest on other borrowings and trading liabilities.....	24,807	28,098	23,281	19,043		-11.71	10.99
Interest on subordinated debt and mandatory convertible securities	747	187	0	0		299.47	
Total interest expense.....	80,800	89,835	62,804	46,042		-10.06	78.37
Net interest income (tax equivalent).....	215,763	171,954	164,141	144,180		25.48	80.25
Non-interest income.....	28,327	27,249	20,200	17,572		3.96	65.77
Adjusted operating income (tax equivalent)	244,090	199,203	184,341	161,752		22.53	78.44
Overhead expense.....	150,534	126,822	144,130	104,825		18.70	68.62
Provision for credit losses.....	18,448	4,224	6,677	9,826			495.29
Securities gains (losses)	371	2,376	116	-2,160		-84.39	-74.22
Other tax equivalent adjustments	1	0	0	0			
Pretax net operating income (tax equivalent).....	76,247	71,074	33,650	44,941		7.28	66.27
Applicable income taxes	18,652	16,362	10,921	20,150		14.00	22.41
Tax equivalent adjustments	3	0	0	0			
Applicable income taxes (tax equivalent).....	18,655	16,362	10,921	20,150		14.01	22.43
Minority interest	22,635	24,614	10,455	0		-8.04	
Net income before discontinued operations, net of minority interest	34,957	30,098	12,274	24,791		16.14	14.16
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	34,957	30,098	12,274	24,791		16.14	14.16
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	57,592	54,712	22,729	24,791		5.26	88.08
Investment securities income (tax equivalent).....	36,403	39,118	32,485	18,380		-6.94	195.89
US Treasury and agency securities (excluding mortgage-backed securities)	913	2,064	1,631	1,108		-55.77	303.98
Mortgage-backed securities	32,558	34,152	28,403	11,877		-4.67	193.63
All other securities	2,932	2,902	2,451	5,395		1.03	196.46
Cash dividends declared.....	0	0	0	0			
Common	0	0	0	0			
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.39	3.53	31	3.70	4.19	10	3.58	4.08	11	3.56	3.78	30			
Less: Interest expense	0.92	0.54	91	1.27	0.95	82	0.99	0.75	78	0.86	0.50	89			
Equals: Net interest income (tax equivalent)	2.47	2.96	16	2.43	3.21	14	2.59	3.33	10	2.70	3.29	10			
Plus: Non-interest income	0.32	0.98	14	0.39	0.90	18	0.32	0.90	12	0.33	0.93	10			
Equals: adjusted operating income (tax equivalent)	2.79	3.96	13	2.82	4.16	11	2.91	4.27	8	3.02	4.26	5			
Less: Overhead expense	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37	1.96	2.60	17			
Less: Provision for credit losses.....	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53	0.18	0.11	77			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	44	0.03	0.01	88	0	0	69	-0.04	0.01	2			
Plus: other tax equivalent adjustments	0	0	86	0	0	46	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent)	0.87	1.22	26	1.01	1.53	16	0.53	1.55	1	0.84	1.55	4			
Less: Applicable income taxes (tax equivalent).....	0.21	0.27	37	0.23	0.35	17	0.17	0.32	12	0.38	0.59	20			
Less: Minority interest.....	0.26	0	98	0.35	0	99	0.16	0	98	0	0	47			
Equals: Net operating income	0.40	0.97	8	0.43	1.19	3	0.19	1.22	0	0.46	0.95	8			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	0.40	0.97	8	0.43	1.19	4	0.19	1.22	0	0.46	0.95	8			
Memo: Net income (last four quarters)	0.40	0.97	7	0.43	1.19	4	0.19	1.22	0	0.46	0.95	8			
Net income-BHC and noncontrolling (minority) interest	0.66	0.97	18	0.77	1.19	17	0.36	1.22	0	0.46	0.95	8			
Margin Analysis															
Average earning assets / Average assets	92.15	93.47	33	93.32	93.22	48	94.18	93.23	61	94.01	93.19	59			
Average interest-bearing funds / Average assets.....	71.25	68.25	62	74	70.66	64	75.60	70.70	67	78.50	70.06	79			
Interest income (tax equivalent) / Average earning assets	3.68	3.78	32	3.97	4.49	14	3.80	4.38	11	3.78	4.06	24			
Interest expense / Average earning assets.....	1	0.57	91	1.36	1.02	83	1.05	0.81	78	0.92	0.54	90			
Net interest income (tax equivalent) / Average earning assets	2.68	3.17	16	2.61	3.45	14	2.75	3.58	10	2.87	3.54	12			
Yield or Cost															
Total loans and leases (tax equivalent).....	3.99	4.28	27	4.19	4.98	8	4.04	4.85	8	3.93	4.52	11			
Interest-bearing bank balances	0.25	0.32	33	6.91	2.26	98	0.94	1.88	8	2.35	1.13	95			
Federal funds sold and reverse repos		0.43			2.02			1.50			0.83				
Trading assets		0.80			0.49			0.70			0.48				
Total earning assets	3.68	3.80	34	3.97	4.47	14	3.80	4.33	14	3.78	3.98	32			
Investment securities (tax equivalent)	2.54	2.32	68	2.86	2.74	61	2.71	2.69	52	2.68	2.61	56			
US Treasury and agency securities (excluding mortgage-backed securities)	2.43	1.87	74	2.70	2.54	58	2.23	2.20	65	2.24	1.66	82			
Mortgage-backed securities	2.46	2.05	82	2.77	2.54	79	2.59	2.44	72	1.86	2.19	13			
All other securities	3.58	3.24	72	4.04	3.80	62	3.92	3.74	63	7.54	3.85	97			
Interest-bearing deposits	0.92	0.62	85	1.34	1.13	72	0.98	0.85	65	0.71	0.52	77			
Time deposits of \$250K or more	1.67	1.60	51	1.92	2.13	27	1.67	1.57	56						
Time deposits < \$250K.....	1.95	1.49	89	2.29	1.91	82	1.68	1.42	76						
Other domestic deposits	0.55	0.36	83	0.94	0.86	60	0.60	0.64	51						
Foreign deposits		1.24			2.53			1.85			0.84				
Federal funds purchased and repos.....		0.37			1.23			3.60	1.03	94	3.89	0.68	93		
Other borrowed funds and trading liabilities	2.18	0.55	91	2.46	1.03	84	2.09	2.10	55	1.97	1.48	82			
All interest-bearing funds.....	1.30	0.79	93	1.72	1.34	77	1.31	1.06	71	1.10	0.71	89			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	28,327	27,249	20,200	17,572	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	4,100	4,988	4,342	4,142	
Trading revenue.....	0	0	0	0	
Investment banking fees and commissions.....	830	661	876	945	
Insurance activities revenue.....	5,034	4,981	4,297	3,844	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	1,206	1,085	1,187	1,058	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	5,400	781	511	-530	
Other non-interest income.....	11,757	14,753	8,987	8,113	
Total overhead expenses	150,534	126,822	144,130	104,825	
Personnel expense.....	96,439	81,046	67,110	60,854	
Net occupancy expense.....	18,972	16,022	14,386	13,487	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	
Other operating expenses.....	35,123	29,754	62,634	30,484	
Fee income on mutual funds and annuities.....	447	307	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	603	663	611	610	
Average personnel expense per employee.....	159.93	122.24	109.84	99.76	
Average assets per employee.....	14,489.13	10,662.78	10,380.17	8,767.58	

BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.58	0.51	83	1.13	0.66	79	0	1.69	17	0	1.89	16		
Overhead expenses / Net Interest Income + non-interest income	61.67	61.22	53	63.66	61.79	61	78.19	61.22	96	64.81	62.21	60		
Percent of Average Assets														
Total overhead expense	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37	1.96	2.60	17		
Personnel expense.....	1.10	1.42	20	1.15	1.50	19	1.06	1.46	16	1.14	1.47	20		
Net occupancy expense.....	0.22	0.30	18	0.23	0.32	19	0.23	0.31	20	0.25	0.32	26		
Other operating expenses.....	0.40	0.73	8	0.42	0.76	9	0.99	0.79	78	0.57	0.79	23		
Overhead less non-interest income	1.40	1.44	45	1.41	1.65	27	1.95	1.65	76	1.63	1.65	46		
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	61.67	58.93	67	63.66	59.91	70	78.19	60.51	96	64.81	61.01	67		
Personnel expense.....	39.51	33.88	85	40.69	34.17	83	36.41	34.42	65	37.62	34.72	71		
Net occupancy expense.....	7.77	7.04	62	8.04	7.50	58	7.80	7.33	58	8.34	7.51	67		
Other operating expenses.....	14.39	17.57	24	14.94	17.93	25	33.98	18.28	99	18.85	18.30	53		
Total non-interest income	11.61	23.45	19	13.68	19.83	29	10.96	20.30	17	10.86	21.24	12		
Fiduciary activities income	0	1.45	22	0	1.61	22	0	1.95	20	0	1.95	21		
Service charges on domestic deposit accounts	1.68	2.67	34	2.50	3.21	39	2.36	3.58	32	2.56	3.83	30		
Trading revenue.....	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40		
Investment banking fees and commissions.....	0.34	1.03	42	0.33	0.91	47	0.48	0.85	50	0.58	0.92	53		
Insurance activities revenue.....	2.06	0.41	88	2.50	0.37	91	2.33	0.46	89	2.38	0.44	88		
Venture capital revenue.....	0	0	48	0	0	50	0	0	49	0	0	48		
Net servicing fees	0.49	0	81	0.54	0.22	82	0.64	0.52	75	0.65	0.40	78		
Net securitization income	0	0	48	0	0	48	0	0	49	0	0	48		
Net gain (loss) - sales of loans, OREO, and other assets	2.21	5.55	44	0.39	2.27	32	0.28	1.98	23	-0.33	2.38	4		
Other non-interest income.....	4.82	7.76	29	7.41	7.41	54	4.88	7.05	27	5.02	7.34	29		
Overhead less non-interest income	50.07	34.63	86	49.99	39.47	82	67.23	39.75	99	53.94	39.09	92		
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.46	20.30	75	23.02	21.51	60	32.45	18.37	98	44.84	33.75	79		
Applicable income tax + TE / Pretax net operating income + TE	24.47	22.51	63	23.02	23.31	45	32.45	21.35	98	44.84	38.57	64		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	5,433,634	5,712,277	4,649,769	4,177,322			-4.88	47.14
Commercial and industrial loans	752,781	486,203	335,738	279,252			54.83	295.67
Loans to individuals	1,506	1,986	1,107	998			-24.17	-33.45
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	0	0	0	0				
Other loans and leases	0	0	0	0				-100.00
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	6,187,921	6,200,466	4,986,614	4,457,572			-0.20	59.25
Less: Allowance for loan and lease losses	74,675	61,708	62,342	58,178			21.01	32.07
Net loans and leases	6,113,246	6,138,758	4,924,272	4,399,394			-0.42	59.65
Debt securities that reprice or mature in over 1 year	1,382,286	1,254,669	1,186,051	887,896			10.17	185.93
Mutual funds and equity securities	5,288	2,795	1,891	3,187			89.19	77.03
Subtotal	7,500,820	7,396,222	6,112,214	5,290,477			1.41	73.81
Interest-bearing bank balances	365,830	28,224	5,677	10,713			1196.17	6187.90
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	197,385	129,426	108,959	59,105			52.51	24.03
Trading assets	0	0	0	0				
Total earning assets	8,064,035	7,553,872	6,226,850	5,360,295			6.75	79.98
Non-interest-bearing cash and due from depository institutions	57,118	47,315	36,518	54,773			20.72	106.49
Premises, fixed assets, and leases	75,974	72,967	52,050	42,620			4.12	100.74
Other real estate owned	0	0	92	959			-100.00	
Investment in unconsolidated subsidiaries	0	0	0	0				
Intangible and other assets	598,063	513,129	374,127	295,402			16.55	124.80
Total assets	8,795,190	8,187,283	6,689,637	5,754,049			7.43	82.64
Quarterly average assets	8,917,427	7,786,044	6,628,882	5,531,424			14.53	84.01
Average loans and leases (YTD)	6,423,160	5,213,534	4,711,159	4,311,123			23.20	69.98
Memoranda								
Loans held-for-sale	4,146	0	8,081	0				42.08
Loans not held-for-sale	6,183,775	6,200,466	4,978,533	4,457,572			-0.27	59.27
Real estate loans secured by 1–4 family	2,363,737	2,558,262	2,276,190	2,100,816			-7.60	14.70
Commercial real estate loans	3,069,897	3,154,015	2,373,579	2,076,506			-2.67	88.12
Construction and land development	328,444	298,684	261,246	233,368			9.96	123.15
Multifamily	808,276	902,932	702,820	587,174			-10.48	89.54
Nonfarm nonresidential	1,933,177	1,952,399	1,409,513	1,255,964			-0.98	82.68
Real estate loans secured by farmland	0	0	0	0				
Total investment securities	1,584,959	1,386,890	1,296,901	950,188			14.28	145.51
U.S. Treasury securities	20,876	35,280	49,301	34,639			-40.83	-30.00
US agency securities (excluding mortgage-backed securities)	9,673	27,107	28,261	13,406			-64.32	
Municipal securities	16,862	2,284	987	1,957			638.27	176.11
Mortgage-backed securities	1,458,113	1,245,638	1,158,744	837,828			17.06	161.29
Asset-backed securities	4,670	4,605	4,250	4,656			1.41	-31.82
Other debt securities	69,477	69,181	53,467	54,515			0.43	66.38
Mutual funds and equity securities	5,288	2,795	1,891	3,187			89.19	77.03
Available-for-sale securities	1,316,951	1,098,339	1,034,758	710,570			19.90	104.00
U.S. Treasury securities	20,876	35,280	49,301	34,639			-40.83	-30.00
US agency securities (excluding mortgage-backed securities)	4,673	7,107	4,856	5,004			-34.25	
Municipal securities	16,862	2,284	987	1,957			638.27	176.11
Mortgage-backed securities	1,200,393	979,882	920,006	606,612			22.50	115.11
Asset-backed securities	4,670	4,605	4,250	4,656			1.41	-31.82
Other debt securities	69,477	69,181	53,467	54,515			0.43	66.38
Mutual funds and equity securities	0	0	1,891	3,187			-100.00	
Held-to-maturity securities appreciation (depreciation)	14,370	3,748	-7,301	-3,492			283.40	
Available-for-sale securities appreciation (depreciation)	39,441	13,694	-16,370	-9,038			188.02	
Structured notes, fair value	60,127	45,071	31,802	32,208			33.41	
Pledged securities	1,042,679	698,039	419,708	282,559			49.37	305.29

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	341,474	256,882	180,764	307,860		32.93	46.30
NOW, ATS and transaction accounts	0	0	0	0			
Time deposits less brokered deposits) < \$250K.....	1,591,273	1,589,046	1,417,475	1,250,067		0.14	
MMDA and other savings accounts	4,511,948	3,411,929	2,563,897	2,577,125		32.24	105.45
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	6,444,695	5,257,857	4,162,136	4,135,052		22.57	102.54
Time deposits of \$250K or more	367,093	424,098	282,842	153,816		-13.44	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	0	0	0	10,000			-100.00
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	496,082	1,005,826	759,600	506,000		-50.68	451.82
Other borrowings w/remaining maturity over 1 year	296,329	377,365	429,580	362,400		-21.47	-41.20
Brokered deposits < \$250K	0	0	0	0			
Noncore funding	1,159,504	1,807,289	1,472,022	1,032,216		-35.84	5.51
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	6,953	23,831	0	51,547		-70.82	-86.51
Other liabilities	172,579	115,609	83,232	63,141		49.28	180.96
Total liabilities.....	7,783,731	7,204,586	5,717,390	5,281,956		8.04	77.15
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	0	0	0	0			
Common surplus.....	68,038	0	0	0			
Retained earnings.....	655,477	553,057	637,729	537,445		18.52	40.67
Accumulated other comprehensive income	-69,625	-68,735	-71,897	-65,410			
Other equity capital components	-39,908	-42,119	-44,455	0			
Total holding company equity capital.....	613,982	442,203	521,377	472,035		38.85	45.59
Noncontrolling (minority) interest in subsidiaries	397,477	540,494	450,870	58		-26.46	685205.17
Total equity capital, including minority interest	1,011,459	982,697	972,247	472,093		2.93	139.80
Total liabilities and capital	8,795,190	8,187,283	6,689,637	5,754,049		7.43	82.64
Memoranda							
Non-interest-bearing deposits.....	1,387,768	994,555	753,557	707,422		39.54	151.50
Interest-bearing deposits.....	5,424,020	4,687,400	3,691,421	3,581,446		15.71	76.38
Total deposits	6,811,788	5,681,955	4,444,978	4,288,868		19.88	87.81
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	442,203	521,377	472,035	434,783			
Accounting restatements.....	0	0	0	0			
Net income.....	34,957	30,098	12,274	24,791			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock.....	0	0	0	0			
Changes incident to business combinations.....	0	0	0	0			
Less: Dividends declared	0	0	0	0			
Change in other comprehensive income	-890	3,162	-6,487	12,461			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	137,712	-112,434	43,555	0			
Holding company equity capital, ending balance	613,982	442,203	521,377	472,035			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Total Assets															
Real estate loans	61.78	48.33	82	69.77	52.67	87	69.51	53.63	83	72.60	53.41	89			
Commercial and industrial loans	8.56	13.47	29	5.94	11.45	23	5.02	11.42	16	4.85	10.82	17			
Loans to individuals	0.02	2.29	6	0.02	2.71	6	0.02	2.65	5	0.02	2.58	4			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Agricultural loans.....	0	0.43	17	0	0.53	17	0	0.47	18	0	0.51	17			
Other loans and leases.....	0	1.39	21	0	1.08	22	0	2.64	2	0	2.62	2			
Net loans and leases.....	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50	76.46	72.64	64			
Debt securities over 1 year.....	15.72	13.53	64	15.32	13.66	63	17.73	13.20	74	15.43	13.96	63			
Mutual funds and equity securities	0.06	0.05	68	0.03	0.06	55	0.03	0.05	58	0.06	0.07	57			
Subtotal	85.28	83.47	55	90.34	86.76	80	91.37	87.24	83	91.94	87.26	85			
Interest-bearing bank balances	4.16	6.78	38	0.34	2.97	7	0.08	2.30	5	0.19	2.34	10			
Federal funds sold and reverse repos	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35			
Debt securities 1 year or less	2.24	2.03	66	1.58	2.10	54	1.63	2.14	59	1.03	1.92	48			
Trading assets	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35			
Total earning assets.....	91.69	92.98	29	92.26	92.39	51	93.08	92.24	62	93.16	92.22	64			
Non-interest cash and due from depository institutions.....	0.65	1.07	25	0.58	1.14	18	0.55	1.25	17	0.95	1.26	30			
Other real estate owned.....	0	0.03	13	0	0.04	10	0	0.04	18	0.02	0.06	35			
All other assets.....	7.66	5.87	79	7.16	6.41	61	6.37	6.39	52	5.89	6.45	41			
Memoranda															
Short-term investments	6.40	9.38	35	1.93	5.36	19	1.71	4.70	22	1.21	4.63	14			
U.S. Treasury securities.....	0.24	0.19	80	0.43	0.29	78	0.74	0.37	83	0.60	0.22	85			
US agency securities (excluding mortgage-backed securities)	0.11	1.28	22	0.33	1.25	40	0.42	1.67	40	0.23	1.50	31			
Municipal securities	0.19	2.96	23	0.03	2.58	10	0.01	2.66	11	0.03	2.97	12			
Mortgage-backed securities	16.58	8.52	87	15.21	9.38	82	17.32	8.73	87	14.56	9.19	78			
Asset-backed securities	0.05	0.35	69	0.06	0.30	72	0.06	0.26	73	0.08	0.23	73			
Other debt securities	0.79	0.60	68	0.84	0.53	72	0.80	0.52	74	0.95	0.48	78			
Loans held-for-sale.....	0.05	0.58	23	0	0.39	8	0.12	0.29	60	0	0.32	10			
Loans held for investment	70.31	69.07	49	75.73	72.01	64	74.42	73.24	52	77.47	72.42	68			
Real estate loans secured by 1–4 family	26.88	14.47	84	31.25	16.02	87	34.03	16.83	89	36.51	16.44	91			
Revolving	1.33	1.79	45	1.71	2.24	48	1.99	2.43	50	2.67	2.71	55			
Closed-end, secured by first liens	24.60	12.11	85	28.28	13.07	89	30.51	13.60	90	31.49	13.03	90			
Closed-end, secured by junior liens	0.95	0.27	94	1.26	0.37	94	1.53	0.41	94	2.35	0.39	98			
Commercial real estate loans	34.90	30.65	66	38.52	33.26	68	35.48	33.39	61	36.09	33.79	59			
Construction and land development.....	3.73	4.32	45	3.65	5	36	3.91	4.78	47	4.06	4.55	49			
Multifamily.....	9.19	5.03	83	11.03	4.76	86	10.51	5.12	83	10.20	5.32	83			
Nonfarm nonresidential	21.98	19.97	60	23.85	21.85	61	21.07	21.85	45	21.83	22.30	48			
Real estate loans secured by farmland.....	0	0.85	11	0	0.95	11	0	0.88	10	0	0.81	10			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	87.81	69.38	88	92.13	72.74	91	93.25	72.88	91	93.71	73.20	91			
Real estate loans secured by 1–4 family.....	38.20	20.91	85	41.26	22.29	87	45.65	23.13	88	47.13	22.92	91			
Revolving	1.88	2.61	45	2.25	3.13	46	2.67	3.34	49	3.45	3.76	52			
Closed-end.....	36.32	17.94	87	39.01	18.71	90	42.97	19.33	90	43.68	18.68	92			
Commercial real estate loans	49.61	44.23	70	50.87	46.16	63	47.60	45.57	57	46.58	46.38	52			
Construction and land development.....	5.31	6.26	44	4.82	6.97	35	5.24	6.53	43	5.24	6.35	44			
1–4 family.....	1.02	1.14	56	1.23	1.47	56	1.72	1.52	65	2.12	1.50	71			
Other	4.29	4.94	44	3.59	5.34	33	3.52	4.90	36	3.11	4.76	34			
Multifamily.....	13.06	7.01	84	14.56	6.42	87	14.09	6.76	85	13.17	7.13	84			
Nonfarm nonresidential	31.24	29.04	56	31.49	30.59	55	28.27	30.16	39	28.18	30.84	38			
Owner-occupied.....	7.24	10	29	7.87	10.68	29	5.88	10.31	20	5.59	10.55	15			
Other.....	24	18.53	76	23.61	19.36	74	22.38	19.35	67	22.59	19.91	65			
Real estate loans secured by farmland.....	0	1.30	11	0	1.38	11	0	1.27	10	0	1.19	10			
Loans to depository institutions and acceptances of other banks.....	0	0	45	0	0	44	0	0	44	0	0	45			
Commercial and industrial loans	12.17	19.85	27	7.84	16.16	17	6.73	16.21	16	6.26	15.52	12			
Loans to individuals	0.02	3.53	5	0.03	4	6	0.02	3.89	5	0.02	3.90	4			
Credit card loans	0	0.03	66	0	0.04	32	0	0.04	32	0	0.03	34			
Agricultural loans.....	0	0.69	17	0	0.78	17	0	0.69	18	0	0.76	17			
Other loans and leases.....	0	2.07	21	0	1.48	22	0	3.74	2	0	3.75	2			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	632.22	473.75	85	742.42	493.53	93	573.82	505.61	67	654.99	518.19	77			
Real estate loans secured by 1–4 family.....	275.03	142.34	86	332.49	151.03	89	280.90	161.34	82	329.40	159.68	89			
Revolving	13.56	17.81	47	18.15	21.25	53	16.45	23.52	47	24.08	26.74	51			
Closed-end.....	261.46	122.21	88	314.35	127.10	92	264.46	134.73	87	305.32	130.06	91			
Commercial real estate loans	357.19	302.08	70	409.92	311.74	78	292.92	316.03	42	325.59	328.67	50			
Construction and land development.....	38.22	42.85	48	38.82	46.63	46	32.24	44.92	36	36.59	44.44	42			
1–4 family.....	7.31	7.52	58	9.92	9.52	59	10.55	10.21	62	14.85	10.44	71			
Other	30.90	33.94	48	28.90	35.90	42	21.69	33.75	32	21.74	33.34	34			
Multifamily.....	94.05	48.67	85	117.35	44.76	88	86.73	48.38	82	92.07	51.49	81			
Nonfarm nonresidential	224.93	198.42	62	253.75	206.64	73	173.95	208.15	34	196.93	217.26	43			
Owner-occupied.....	52.12	67.98	36	63.45	71.54	42	36.21	70.68	19	39.05	73.43	16			
Other	172.82	125.78	80	190.30	130.65	81	137.74	134.17	55	157.88	140.40	63			
Real estate loans secured by farmland.....	0	8.35	11	0	8.66	11	0	8.13	10	0	7.80	10			
Loans to depository institutions and acceptances of other banks.....	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans	87.59	133.93	32	63.19	106.70	31	41.43	107.07	12	43.79	105.25	15			
Loans to individuals	0.18	22.15	6	0.26	24.83	6	0.14	24.45	5	0.16	23.98	4			
Credit card loans	0	0.20	67	0	0.24	32	0	0.24	32	0	0.19	34			
Agricultural loans.....	0	4.17	17	0	4.86	17	0	4.49	18	0	4.90	17			
Other loans and leases.....	0	13.62	21	0	10.25	22	0	25.58	2	0	25.83	2			
Supplemental															
Non-owner occupied CRE loans / Gross loans	42.99	34	76	43.49	35.38	75	42.09	35.09	73	41.13	35.69	70			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	309.53	232.08	78	350.48	239.13	84	259.01	243.62	63	287.46	253.35	67			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	361.64	304.52	72	413.93	315.15	77	295.22	318.90	42	326.51	331.68	49			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	6.40	9.38	35	1.93	5.36	19	1.71	4.70	22	1.21	4.63	14			
Liquid assets	21.73	19.32	61	16.90	16.28	61	19.11	15.56	67	16.53	15.94	59			
Investment securities	18.02	16.07	62	16.94	16.41	56	19.39	16.02	70	16.51	16.65	55			
Net loans and leases	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50	76.46	72.64	64			
Net loans, leases and standby letters of credit	69.53	69.67	43	75.02	72.78	57	73.61	73.71	46	76.46	73.08	63			
Core deposits	73.28	76.49	29	64.22	71.61	21	62.22	69.97	20	71.86	69.79	60			
Noncore funding	13.18	10.29	66	22.07	14.61	80	22	16.58	72	17.94	17.09	55			
Time deposits of \$250K or more	4.17	3.37	67	5.18	4.33	69	4.23	4.28	58	2.67	3.54	43			
Foreign deposits	0	0	48	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos	0	0.62	23	0	0.77	17	0	0.96	17	0.17	1.20	35			
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold)	0	0.59	32	0	0.75	25	0	0.97	21	0.17	1.21	36			
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	5.64	1.06	90	12.29	2.75	94	11.35	3.63	90	8.79	4.47	76			
Earning assets that reprice within 1 year	17.16	31.93	8	15.12	33.16	8	13.43	32.35	8	14.07	33.41	9			
Interest-bearing liabilities that reprice within 1 year	17.11	14.04	75	15.78	18.54	56	16.56	18.20	60	11.90	16.67	52			
Long-term debt that reprices within 1 year	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	0.04	17.03	17	-0.66	13.71	20	-3.13	12.98	20	2.17	15.65	22			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.95	0.77	72	22.30	10.70	85	22.21	13.54	77	18.19	13.97	65			
Net short-term noncore funding dependence	3.21	-3.25	69	14.92	5.88	85	13.86	8.57	67	9.81	9.65	48			
Short-term investment / Short-term noncore funding	70.07	230.45	35	12.50	78.10	14	11.92	62.28	20	11.85	46.67	23			
Liquid assets - short-term noncore funding / Nonliquid assets	16.09	16.27	51	1.80	6.90	40	5.85	4.17	58	7.55	3.68	67			
Net loans and leases / Total deposits	89.75	84.20	63	108.04	90.96	90	110.78	92.88	89	102.58	92.86	74			
Net loans and leases / Core deposits	94.86	91.10	58	116.75	102.55	78	118.31	106.50	70	106.39	105.03	57			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.83	0.88	78	0.53	0.36	73	-0.98	-0.47	22	-0.60	-0.05	13			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.03	3.63	71	1.93	1.28	72	-2.19	-1.95	38	-1.56	-0.62	18			
Structured notes appreciation (depreciation) / Tier 1 capital	0.14	0.03	86	0.01	-0.02	78	-0.09	-0.04	14	-0.05	-0.02	17			
Percent of Investment Securities															
Held-to-maturity securities	16.58	5.36	84	20.60	7.25	83	20.21	10.76	76	25.22	13.07	73			
Available-for-sale securities	83.09	93.39	16	79.19	91.33	17	79.79	88.32	25	74.78	86.93	26			
U.S. Treasury securities	1.32	1.22	77	2.54	2.07	78	3.80	2.08	80	3.65	1.33	83			
US agency securities (excluding mortgage-backed securities)	0.61	8.39	19	1.95	8.16	36	2.18	11	33	1.41	10.16	28			
Municipal securities	1.06	18.61	20	0.16	15.40	10	0.08	16.63	10	0.21	17.86	11			
Mortgage-backed securities	92	54.48	93	89.82	57.07	93	89.35	54.50	93	88.17	55.76	93			
Asset-backed securities	0.29	1.97	68	0.33	1.70	72	0.33	1.54	72	0.49	1.31	73			
Other debt securities	4.38	4.34	65	4.99	3.73	68	4.12	3.75	69	5.74	3.25	75			
Mutual funds and equity securities	0.33	0.44	67	0.20	0.49	55	0.15	0.41	60	0.34	0.58	57			
Debt securities 1 year or less	12.45	13.69	58	9.33	13.55	49	8.40	13.91	49	6.22	11.90	46			
Debt securities 1 to 5 years	19.68	20.49	53	17.57	23.43	40	14.37	23.42	37	8.25	23.53	22			
Debt securities over 5 years	67.54	61.87	51	72.90	58.63	69	77.08	58.36	74	85.20	60.73	83			
Pledged securities	65.79	44.55	72	50.33	43.76	58	32.36	42.20	38	29.74	46.78	28			
Structured notes, fair value	3.79	0.03	97	3.25	0.09	95	2.45	0.15	92	3.39	0.08	95			
Percent Change from Prior Like Quarter															
Short-term investments	257.26	136.94	78	37.52	32.84	65	64.19	16.28	82	-30.27	6.96	22			
Investment securities	14.28	16.36	49	6.94	4.80	60	36.49	8.02	89	38.40	4.99	91			
Core deposits	22.57	23.17	54	26.33	9.96	88	0.65	10.40	12	21.98	13.94	77			
Noncore funding	-35.84	-12.78	20	22.78	4.16	78	42.61	6.76	88	-12.32	-3.35	42			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,146,351	1,186,159	913,299	802,319	
Commit: Secured commercial real estate loans	302,797	396,393	367,529	281,714	
Commit: Unsecured real estate loans	0	0	0	747	
Credit card lines (reported semiannually, June/Dec)	529	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	1,613	3,329	0	0	
Commercial and similar letters of credit	9,393	8,371	7,004	11,552	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	783,402	763,756	356,645	20,000	
Futures and forward foreign exchange	0	0	0	3,226	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	13.03	16.09	33	14.49	16.97	34	13.65	17.31	30	13.94	17.28	30			
Standby letters of credit	0.02	0.31	8	0.04	0.36	11	0	0.35	2	0	0.40	3			
Commercial and similar letters of credit	0.11	0.01	93	0.10	0.01	92	0.10	0.01	92	0.20	0.01	97			
Securities lent	0	0	49	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	46	0	0	47	0	0	47	0	0	48			
Derivative contracts	8.91	3.72	78	9.33	2.95	84	5.33	6.51	55	0.40	6.82	20			
Interest rate contracts	8.91	3.62	78	9.33	2.87	84	5.33	6.40	55	0.35	6.72	19			
Interest rate futures and forward contracts	0	0.20	38	0	0.08	39	0	0.25	22	0	0.28	22			
Written options contracts (interest rate)	0	0.24	37	0	0.13	36	0	0.26	20	0	0.28	19			
Purchased options contracts (interest rate)	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps	8.91	2.58	83	9.33	2.19	85	5.33	5.18	60	0.35	5.41	30			
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0.06	0	94			
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0.06	0	95			
Written options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	17.85	24.20	25	22.75	24.81	41	19.39	25.18	29	18.61	25.74	21			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	783,402	763,756	356,645	23,226	
Interest rate contracts	783,402	763,756	356,645	20,000	
Foreign exchange contracts.....	0	0	0	3,226	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	3,226	
Written options	0	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	0	0	0	
Swaps	783,402	763,756	356,645	20,000	
Held for trading.....	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	783,402	763,756	356,645	23,226	
Interest rate contracts	783,402	763,756	356,645	20,000	
Foreign exchange contracts.....	0	0	0	3,226	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	783,401	673,757	356,645	21,611	
One year or less	40,000	0	0	1,611	
Over 1 year to 5 years	399,708	269,818	250,000	20,000	
Over 5 years	343,693	403,939	106,645	0	
Gross negative fair value (absolute value)	42,384	17,512	3,944	490	
Gross positive fair value.....	19,425	5,851	1,342	490	
Held for trading.....	0	0	0	0	
Non-traded.....	19,425	5,851	1,342	490	
Current credit exposure on risk-based capital derivative contracts	19,425	5,851	1,342	287	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
	100	99.50	58	100	99.57	60	100	99.91	54	86.11	99.91	4			
Percent of Notional Amount															
Interest rate contracts	0	0.19	43	0	0.14	42	0	0	46	13.89	0.04	96			
Foreign exchange contracts	0	0	47	0	0.07	45	0	0	47	0	0	47			
Equity, commodity, and other contracts	0	15.03	15	0	14.06	16	0	11.75	16	13.89	12.76	68			
Futures and forwards	0	10.24	13	0	11.73	13	0	11.14	16	0	9.73	15			
Written options	0	0	50	0	0	48	0	0	49	0	0	49			
Exchange-traded	0	10.24	13	0	10.84	13	0	10.65	16	0	9.46	15			
Over-the-counter	0	2.13	33	0	2.45	35	0	1.29	38	0	1.44	38			
Purchased options	0	0	50	0	0	49	0	0	49	0	0	49			
Exchange-traded	0	2.13	33	0	2.28	36	0	1.22	38	0	1.27	39			
Over-the-counter	100	71.83	91	100	64.61	90	100	65.42	91	86.11	66.04	48			
Swaps	0	16.03	34	0	15.01	35	0	13.60	38	0	16.18	35			
Held for trading	0	16.37	34	0	16.17	35	0	12.87	38	0	16.40	36			
Interest rate contracts	0	0	47	0	0.11	46	0	0	48	0	0	47			
Foreign exchange contracts	0	0	49	0	0	48	0	0	49	0	0	49			
Non-traded	100	83.97	65	100	84.99	64	100	86.40	61	100	83.82	64			
Interest rate contracts	100	83.02	69	100	84.69	69	100	85.51	64	86.11	83.04	30			
Foreign exchange contracts	0	0	45	0	0.01	44	0	0	47	13.89	0.01	97			
Equity, commodity, and other contracts	0	0	48	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	100	79.60	75	88.22	80.07	47	100	82.85	77	93.05	87.47	45			
One year or less	5.11	15.52	50	0	15.20	15	0	12.75	13	6.94	15.62	50			
Over 1 year to 5 years	51.02	19.75	88	35.33	22.92	69	70.10	22.66	90	86.11	21.68	94			
Over 5 years	43.87	32.47	58	52.89	34.12	67	29.90	36.28	45	0	37.90	13			
Gross negative fair value (absolute value)	5.41	2.84	84	2.29	1.30	80	1.11	0.66	75	2.11	0.50	96			
Gross positive fair value	2.48	2.25	58	0.77	1.14	41	0.38	1.10	17	2.11	0.92	91			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.01	87	0.02	0	88	0.01	0.01	65	0	0	42			
Gross positive fair value (X)	0.02	0.01	83	0.01	0	83	0	0.01	43	0	0.01	28			
Held for trading (X)	0	0	44	0	0	44	0	0	40	0	0	37			
Non-traded (X)	0.02	0	91	0.01	0	88	0	0.01	54	0	0	40			
Current credit exposure (X)	0.02	0.02	72	0.01	0.01	67	0	0	54	0	0	42			
Credit losses on derivative contracts	0	0	48	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.34	0.27	69	0.10	0.10	65	0.03	0.06	60	0.01	0.05	42			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	61,708	62,342	58,178	51,848	
Gross losses	6,172	5,354	3,220	4,242	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	691	496	707	746	
Net losses	5,481	4,858	2,513	3,496	
Provision for loan and lease losses	18,448	4,224	6,677	9,826	
Adjustments	0	0	0	0	
Ending balance	74,675	61,708	62,342	58,178	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53	0.18	0.11	77			
Provision for loan and lease losses / Average loans and leases	0.29	0.53	19	0.08	0.16	32	0.14	0.16	51	0.23	0.16	73			
Provision for loan and lease losses / Net loan and lease losses	336.58	672.96	38	86.95	142.73	31	265.70	182.69	75	281.06	110.75	79			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.35	41	1	0.94	63	1.25	0.94	83	1.31	0.95	85			
Allowance for loan and lease losses / Total loans and leases	1.21	1.33	43	1	0.93	63	1.25	0.93	83	1.31	0.94	85			
Allowance for loan and lease losses / Net loans and leases losses (X)	13.62	25.33	44	12.70	17.18	61	24.81	21.35	75	16.64	16.23	67			
Allowance for loan and lease losses / Nonaccrual assets	915.58	336.78	89	836.72	315.75	86	2,235.28	285.36	98	891.62	270.69	93			
ALLL / 90+ days past due + nonaccrual loans and leases	915.58	293.46	91	836.72	283.41	87	2,235.28	259.30	99	891.62	232.03	95			
Gross loan and lease losses / Average loans and leases	0.10	0.16	40	0.10	0.16	40	0.07	0.15	33	0.10	0.16	42			
Recoveries / Average loans and leases	0.01	0.04	20	0.01	0.05	18	0.02	0.05	24	0.02	0.06	24			
Net losses / Average loans and leases	0.09	0.11	52	0.09	0.11	52	0.05	0.09	47	0.08	0.10	56			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses	12.91	42.12	17	15.40	41.80	22	16.67	51.25	22	13.12	50.41	14			
Earnings coverage of net loan and lease losses (X)	17.28	33.55	41	15.50	22.46	47	16.05	29.27	45	15.67	0.97	50			
Net Loan and Lease Losses By Type															
Real estate loans	0.03	0.04	59	0.02	0.02	61	0.01	0.01	57	0.08	0.02	87			
Real estate loans secured by 1–4 family	0.07	0.01	91	0.05	0.02	76	0.02	0.01	64	0.11	0.03	88			
Revolving	0.05	0	84	0	0.02	27	0	0.02	44	0.08	0.03	76			
Closed-end	0.07	0.01	88	0.05	0.02	80	0.02	0.01	66	0.11	0.02	89			
Commercial real estate loans	0	0.05	29	0	0.02	52	0.01	0.01	58	0.05	0.01	77			
Construction and land development	0	0	34	0	-0.02	41	0	-0.02	35	0	-0.04	61			
1–4 family	0	0	50	0	0	54	0	0	54	0	0	59			
Other	0	-0.01	31	0	-0.02	37	0	-0.02	35	0	-0.04	62			
Multifamily	0	0	51	0	0	56	0	0	50	0	0	53			
Nonfarm nonresidential	0	0.07	25	0	0.03	50	0.01	0.02	61	0.08	0.02	84			
Owner-occupied	0	0.01	24	0	0.01	26	0	0.01	43	0	0.01	45			
Other	0	0.04	23	0.01	0.01	67	0.01	0.01	75	0.08	0.01	92			
Real estate loans secured by farmland		0.01			0.01			0			0				
Commercial and industrial loans	0.50	0.20	84	0.74	0.27	87	0.58	0.18	89	0.09	0.18	42			
Loans to individuals	0.27	0.66	36	0.10	0.74	13	0.45	0.71	46	1.50	0.78	80			
Credit card loans	0	1.71	15		1.89			1.65			1.60				
Agricultural loans		0.01			0.02			0.03			0.06				
Loans to foreign governments and institutions															
Other loans and leases		0.44			0.14			0.28			0.27				

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016					
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases		24,868		13,265		15,409		11,093						
90+ days past due loans and leases		0		0		0		0						
Nonaccrual loans and leases		8,156		7,375		2,789		6,525						
Total past due and nonaccrual loans and leases		33,024		20,640		18,198		17,618						
Restructured 30–89 days past due		11,881		1,015		760		148						
Restructured 90+ days past due		0		0		0		0						
Restructured nonaccrual		91		0		101		425						
Total restructured loans and leases		11,972		1,015		861		573						
30–89 days past due loans held for sale		0		0		0		0						
90+ days past due loans held for sale		0		0		0		0						
Nonaccrual loans held for sale		0		0		0		0						
Total past due and nonaccrual loans held for sale		0		0		0		0						
Restructured loans and leases in compliance		44,600		21,713		16,045		17,587						
Other real estate owned		0		0		92		959						
Other Assets														
30–89 days past due		0		0		0		0						
90+ days past due		0		0		0		0						
Nonaccrual		0		0		0		0						
Total other assets past due and nonaccrual		0		0		0		0						
Percent of Loans and Leases														
30–89 days past due loans and leases	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57	0.25	0.32	48		
90+ days past due loans and leases	0	0.04	17	0	0.03	15	0	0.03	14	0	0.04	14		
Nonaccrual loans and leases	0.13	0.60	11	0.12	0.48	14	0.06	0.49	6	0.15	0.46	12		
90+ days past due and nonaccrual loans and leases	0.13	0.67	8	0.12	0.54	14	0.06	0.54	6	0.15	0.55	10		
30–89 days past due restructured	0.19	0	98	0.02	0	86	0.02	0.01	80	0	0.01	62		
90+ days past due restructured	0	0	45	0	0	45	0	0	43	0	0	41		
Nonaccrual restructured	0	0.09	16	0	0.07	8	0	0.10	14	0.01	0.10	16		
30–89 days past due loans held for sale	0	0	47	0	0	47	0	0	47	0	0	48		
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48		
Nonaccrual loans held for sale	0	0	46	0	0	48	0	0	48	0	0	48		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57	0.25	0.32	48		
90+ days past due assets	0	0.04	17	0	0.03	15	0	0.03	14	0	0.04	14		
Nonaccrual assets	0.13	0.60	11	0.12	0.48	14	0.06	0.49	6	0.15	0.47	12		
30+ days past due and nonaccrual assets	0.53	0.95	27	0.33	0.87	14	0.36	0.88	14	0.40	0.89	15		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.09	0.47	11	0.09	0.39	16	0.04	0.39	7	0.11	0.40	10		
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.52	8	0.09	0.45	13	0.04	0.45	5	0.13	0.48	10		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.73	0.63	64	0.37	0.56	32	0.29	0.59	21	0.44	0.63	37		
Allowance for loan and lease losses	86.56	72.10	68	48.78	92.08	28	31.58	95.97	15	43.35	100.14	20		
Equity capital + allowance for loan and lease losses	9.39	5.64	81	5.97	4.77	69	3.37	5.09	35	4.76	5.57	52		
Tier 1 capital + allowance for loan and lease losses	7.52	6.21	67	3.91	5.30	38	2.43	5.65	20	3.95	6.11	33		
Loans and leases + other real estate owned	1.04	0.92	65	0.49	0.78	29	0.39	0.82	21	0.57	0.86	32		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 2	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.40	0.25	76	0.21	0.28	47	0.32	0.29	65	0.25	0.29	50			
	90+ days past due		0	0.04	25	0	0.03	24	0	0.03	19	0	0.05	19			
	Nonaccrual.....		0.10	0.63	8	0.06	0.45	9	0.04	0.48	5	0.13	0.43	13			
Commercial and industrial	30–89 days past due		0.44	0.15	88	0.22	0.22	60	0.15	0.23	50	0.29	0.27	65			
	90+ days past due		0	0.02	31	0	0.02	30	0	0.02	32	0	0.01	32			
	Nonaccrual.....		0.39	0.61	47	0.82	0.74	67	0.27	0.61	35	0.45	0.60	50			
Individuals	30–89 days past due		0.27	0.52	41	0.15	0.60	25	0	0.68	6	0.10	0.69	23			
	90+ days past due		0	0.02	30	0	0.02	31	0	0.03	31	0	0.03	29			
	Nonaccrual.....		0	0.14	16	0	0.12	16	0	0.15	14	0	0.21	14			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due			0.07			0.10			0.11			0.15				
	90+ days past due			0			0			0.01			0				
	Nonaccrual.....			0.57			0.80			0.46			0.31				
Foreign governments	30–89 days past due																
	90+ days past due																
	Nonaccrual.....																
Other loans and leases	30–89 days past due			0.67			0.28			0.18			0.12				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.10			0.04			0.04			0.06				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.27	0.46	41	0.43	0.53	52	0.52	0.52	61	0.48	0.56	52			
	90+ days past due	0	0.06	28	0	0.05	28	0	0.04	22	0	0.06	22			
	Nonaccrual	0.17	0.67	10	0.12	0.55	12	0.08	0.61	9	0.19	0.65	16			
Revolving	30–89 days past due	0.10	0.25	43	0.13	0.36	31	0.22	0.36	47	0.02	0.29	17			
	90+ days past due	0	0.01	41	0	0.01	37	0	0.02	37	0	0.02	35			
	Nonaccrual	0.14	0.46	32	0	0.34	11	0	0.35	10	0.10	0.42	29			
Closed-end	30–89 days past due	0.28	0.48	41	0.45	0.56	52	0.53	0.54	61	0.52	0.63	54			
	90+ days past due	0	0.06	29	0	0.05	29	0	0.05	24	0	0.06	24			
	Nonaccrual	0.17	0.69	9	0.13	0.57	14	0.08	0.64	14	0.19	0.68	17			
Junior lien	30–89 days past due	0	0.01	42	0.01	0.02	58	0.02	0.02	60	0.03	0.03	62			
	90+ days past due	0	0	44	0	0	41	0	0	38	0	0	36			
	Nonaccrual	0.01	0.03	44	0	0.03	34	0.01	0.03	40	0.01	0.04	29			
Commercial real estate	30–89 days past due	0.49	0.14	87	0.04	0.15	28	0.13	0.16	56	0.01	0.15	12			
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	31	0	0.02	31			
	Nonaccrual	0.04	0.57	14	0.01	0.34	11	0.01	0.41	9	0.06	0.33	17			
Construction and development	30–89 days past due	0.17	0.16	72	0	0.20	22	0	0.17	21	0	0.18	20			
	90+ days past due	0	0.01	43	0	0.01	43	0	0	44	0	0.01	42			
	Nonaccrual	0	0.21	21	0	0.18	21	0	0.18	21	0	0.21	18			
1–4 family	30–89 days past due	0.17	0.03	89	0	0.05	33	0	0.07	32	0	0.05	33			
	90+ days past due	0	0	46	0	0	47	0	0	48	0	0	46			
	Nonaccrual	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35			
Other	30–89 days past due	0	0.09	30	0	0.12	26	0	0.06	28	0	0.08	26			
	90+ days past due	0	0	44	0	0	44	0	0	45	0	0.01	44			
	Nonaccrual	0	0.16	23	0	0.14	24	0	0.10	25	0	0.12	25			
Multifamily	30–89 days past due	0	0.03	39	0	0.03	38	0.04	0.03	80	0	0.04	35			
	90+ days past due	0	0	47	0	0	46	0	0	46	0	0	45			
	Nonaccrual	0.03	0.10	69	0.03	0.03	78	0	0.04	34	0	0.05	33			
Nonfarm non-residential	30–89 days past due	0.75	0.14	92	0.06	0.13	39	0.21	0.17	70	0.01	0.14	20			
	90+ days past due	0	0.02	38	0	0.02	37	0	0.02	34	0	0.02	33			
	Nonaccrual	0.05	0.73	12	0	0.36	10	0.01	0.52	11	0.11	0.40	25			
Owner Occupied	30–89 days past due	0	0.05	36	0.06	0.06	58	0.02	0.08	44	0	0.06	13			
	90+ days past due	0	0.01	40	0	0.01	40	0	0	38	0	0.01	35			
	Nonaccrual	0	0.27	6	0	0.19	15	0	0.20	17	0.05	0.16	29			
Other	30–89 days past due	0.75	0.06	95	0	0.05	18	0.18	0.07	81	0.01	0.06	43			
	90+ days past due	0	0	44	0	0.01	41	0	0.01	39	0	0.01	39			
	Nonaccrual	0.05	0.33	40	0	0.14	14	0.01	0.22	31	0.06	0.16	46			
Farmland	30–89 days past due		0.08			0.21			0.09			0.10				
	90+ days past due		0			0.01			0			0				
	Nonaccrual		1.19			1.06			0.49			0.44				
Credit card	30–89 days past due	0	1.02	19		0.87			1.03			0.83				
	90+ days past due	0	0.22	27		0.18			0.26			0.22				
	Nonaccrual	0	0.02	46		0			0.07			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Common Equity Tier 1 Capital												
Common stock plus related surplus			28,131		-42,119		-44,455		0			
Retained earnings			655,477		553,057		637,729		537,445			
Accumulated other comprehensive income (AOCI)			-69,625		-68,735		-71,897		-65,410			
Common equity tier 1 minority interest			162,053		229,001		132,049		0			
Common equity tier 1 capital before adjustments/deductions			776,036		671,204		653,426		472,035			
Common Equity Tier 1 Capital: Adjustments/Deductions												
Less: Goodwill, intangible assets, and deferred tax assets			89,929		70,266		8,450		7,902			
Accumulated other comprehensive income-related adjustments			-69,625		-68,735		-72,510		-64,460			
Other deductions from common equity tier 1 capital			0		0		0		0			
Subtotal:			755,732		669,673		717,486		528,593			
Adjustments and deductions for common equity tier 1 capital			0		0		0		0			
Common equity tier 1 capital			755,732		669,673		717,486		528,593			
Additional Tier 1 Capital												
Additional tier 1 capital instruments and related surplus			7,217		7,217		0		51,547			
Non-qualifying capital instruments			0		0		0		0			
Tier 1 minority interest not included in common equity tier 1 capital			21,825		30,817		30,484		0			
Additional tier 1 capital before deductions			29,042		38,034		30,484		51,547			
Less: Additional tier 1 capital deductions			0		0		0		547			
Additional tier 1 capital			29,042		38,034		30,484		51,000			
Tier 1 Capital			784,774		707,707		747,970		579,593			
Tier 2 Capital												
Tier 2 capital instruments and related surplus			0		16,600		0		0			
Non-qualifying capital instruments			0		0		0		0			
Total capital minority interest not included in tier 1 capital			30,484		44,080		29,763		0			
Allowance for loan and lease losses in tier 2 capital			72,189		61,782		58,372		52,845			
Exited advanced approach eligible credit reserves												
Unrealized gains on AFS preferred stock classified as equity								211	183			
Tier 2 capital before deductions			102,673		122,462		88,346		53,028			
Exited advanced approach tier 2 capital before deductions												
Less: Tier 2 capital deductions			0		5,000		0		0			
Tier 2 capital			102,673		117,462		88,346		53,028			
Exited advanced approach tier 2 capital												
Total capital			887,447		825,169		836,316		632,621			
Exited advanced approach total capital												
Total Assets for Capital Ratios												
Average total consolidated assets, adjusted			8,917,427		7,786,044		6,628,882		5,531,424			
Less: Deductions from common equity tier 1 capital			89,929		70,267		8,449		8,449			
Less: Other deductions			54,428		68,752		44,516		35,646			
Total assets for leverage ratio			8,773,070		7,647,025		6,575,917		5,487,329			
Total risk-weighted assets			5,772,087		5,937,752		4,665,933		4,222,291			
Exited advanced approach total RWA												
Capital Ratios	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	13.09	10.91	70	11.28	12.50	34	15.38	12.37	85	12.55	11.95	67
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	13.60	11.60	64	11.92	13.19	34	16.03	13.03	84	13.76	12.68	73
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	15.37	13.45	61	13.90	14.63	41	17.92	14.48	86	15.02	14.15	71
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	8.95	9.65	33	9.25	10.39	23	11.37	10.37	76	10.56	10.04	67
Supplementary leverage ratio, advanced approaches HCs												

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			5,034			4,981			4,297			3,844				1.06	22.75
Other insurance activities income			5,034			4,981			4,297			3,844				1.06	22.75
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			232,824			211,415			184,488			150,521				10.13	68.28

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
	BHC	Peer #	Pct	BHC	Peer #	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	47						
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50			60			66.67			75								
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50			40			33.33			25								
Separate account assets (L/H) / Total life assets	0			0			0			0								
Insurance activities revenue / Adjusted operating income	2.06	0.41	88	2.50	0.37	91	2.33	0.46	89	2.38	0.44	88						
Premium income / Insurance activities revenue	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47						
Credit related premium income / Total premium income	100			100			50			60								
Other premium income / Total premium income	0			0			50			40								
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	48	0	0	47						
Insurance net income (P/C) / Equity (P/C)	19.85			37.86			72.25			31.81								
Insurance net income (L/H) / Equity (L/H)																		
Insurance benefits, losses, expenses / Insurance premiums	-40.91			132.57			116.87			136.34								
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0								
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0								
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	49	0	0	49						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	27.09	11.01	98	27.48	11.53	97	22.77	13.70	90	23.60	14.86	90						
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0								
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49						

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans		0.05			0			0			0				
Cost: Interest-bearing deposits.....		1.24			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans					2.35			3.83			4.38				
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases.....		5,672.05			-47.91			-27.26			22.03				
Total selected assets.....		6.04			-25.04			5.03			-5.54				
Deposits		-44.89			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Retained credit exposure		0	0	0	0			
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		0	0	0				
Unused commitments to provide liquidity (servicer advance)		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	0	0	0	0	0		
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	62			
Total operating income	0	0	0	62			
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	10	10	10	0	0.00		
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	10	10	10	0	0.00		
Income (loss) before taxes	-10	-10	-10	62			
Applicable income taxes (credit)	-2	-2	-2	28			
Extraordinary items				0			
Income before undistributed income of subsidiaries	-8	-8	-8	34			
Equity in undistributed income of subsidiaries	58,192	54,719	22,737	24,759	6.35	90.03	
Bank subsidiaries	0	0	0	0			
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	58,192	54,719	22,737	24,759	6.35	90.03	
Net income (loss)	58,184	54,711	22,729	24,793	6.35	90.01	
Memoranda							
Bank net income	0	0	0	0			
Nonbank net income	0	0	0	0			
Subsidiary holding companies' net income	58,192	54,719	22,737	24,759	6.35	90.03	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		613,852	99.97	540,565	99.97	524,896	99.96	472,040				13.56	45.54
Common and preferred stock		613,852	99.97	540,565	99.97	524,896	99.96	472,040				13.56	45.54
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		165	0.03	176	0.03	208	0.04	21				-6.25	617.39
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0	0	0		
Other assets		6	0	4	0	0	0	0	0	0	0		50.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0		
Total assets		614,023	100.00	540,745	100.00	525,104	100.00	472,061				13.55	45.58
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	0		
Other liabilities		0	0	0	0	20	0	26					-100.00
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0		
Total liabilities		0	0	0	0	20	0	26					-100.00
Equity Capital		614,023	100	540,745	100	525,084	100	472,035				13.55	45.60
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0		
Common stock		0	0	0	0	0	0	0	0	0	0		
Common surplus		0	0	0	0	0	0	0	0	0	0		
Retained earnings		367,250	59.81	331,340	61.27	303,315	57.76	538,807				10.84	-12.92
Accumulated other comprehensive income		-42,139	-6.86	-37,795	-6.99	-38,824	-7.39	-66,772					
Other equity capital components		288,912	47.05	247,200	45.71	260,593	49.63	0					16.87
Total liabilities and equity capital		614,023	100.00	540,745	100.00	525,104	100.00	472,061				13.55	45.58
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital.....	10.07	9.11	61	7.14	10.58	16	2.73	11.03	1	5.36	8.67	12			
Bank net income / Average equity investment in banks		9.38			10.85			11.56				9.11			
Nonbank net income / Average equity investment in nonbanks		9.69			12.07			10.83				9.81			
Subsidiary HCs net income / Average equity investment in sub HCs.....	10.02	8.82	70	10.18	15.16	60	3.89	9.40	22	5.45	8.81	25			
Bank net income / Parent net income	0	104.93	3	0	103.77	3	0	104.73	2	0	104.64	2			
Nonbank net income / Parent net income	0	1.04	25	0	1.08	24	0	0.99	23	0	1.13	22			
Subsidiary holding companies' net income / Parent net income	100.01	101.16	44	100.01	92.33	40	100.04	90.39	44	99.86	90.33	42			
Leverage															
Total liabilities / Equity capital	0	11.62	1	0	9.66	2	0	9.50	5	0.01	11.14	4			
Total debt / Equity capital	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	0	9.67	14	0	7.99	13	0	7.93	12	0	9.36	12			
Total debt + Loans guaranteed for affiliate / Equity capital	0	5.79	23	0	3.97	27	0	3.98	26	0	4.64	26			
Total debt / Equity capital – excess over fair value	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26			
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27			
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0	47	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	0	20.97	23	0	14.37	26	0	15.49	26	0	17.83	25			
Double Leverage															
Equity investment in subs / Equity capital	99.97	104.49	34	99.97	104.21	36	99.96	104.10	34	100	105.17	34			
Total investment in subs / Equity capital.....	99.97	104.82	33	99.97	104.48	34	99.96	104.38	34	100	105.55	33			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.49	34	0	0.44	36	-0.01	0.36	32	0	0.56	35			
Equity investment in subs – equity cap / Net income-div (X).....		1.45			1.47			1.18		0	1.91	2			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	20	121.76	6	20	153.39	6	20	113.37	8		96.31				
Cash from ops + noncash items + op expense / Op expense + dividend	-10	138.81	2	-210	152.31	2	1,970	123.74	98		100.80				
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-10	140.42	4	-210	105.99	2	1,970	108.88	99		101.42				
Pretax operating income + interest expense / Interest expense		2,318.94			17,211.14			1,631.73			1,955.22				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,435.81			2,481.22			1,015.91			1,082.59				
Dividends + interest from subsidiaries / Interest expense + dividends		137			196.13			140.89			107.07				
Fees + other income from subsidiaries / Salary + other expenses.....	0	4.45	39	0	3.91	38	0	3.76	37		6.15				
Net income / Current part of long-term debt + preferred dividends (X).....		52.16			71.69			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.03	2.19	43	0.03	1.59	46	0	1.59	31	0	1.68	30			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0				
Nonaccrual.....		0			8.16			0.70			0.46				
Total		0			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50			
Total	0	0	49	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27			
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		79.13			65.39			87.25		0	100.86	3			
Dividends declared / Net income.....	0	29.39	7	0	25.65	7	0	24.10	9	0	32.32	8			
Net income – dividends / Average equity.....	10.07	6.36	83	7.14	7.61	42	2.73	8.12	4	5.36	5.74	41			
Percent of Dividends Paid															
Dividends from bank subsidiaries		130.75			160.93			131.90			106.72				
Dividends from nonbank subsidiaries		3.01			2.59			2.83			2.37				
Dividends from subsidiary holding companies.....		0			0			0			0				
Dividends from all subsidiaries		158.62			209.89			144.51			114.69				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.52			45.88			33.37			35.18				
Interest income from bank subsidiaries.....		0.05			0.09			0.11			0.14				
Management and service fees from bank subsidiaries		0.57			0.47			0.32			0.94				
Other income from bank subsidiaries.....		0			0			0.01			0				
Operating income from bank subsidiaries.....		51.02			48.40			35.67			41.35				
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		99.52			76.61			80.47			129.02				
Interest income from nonbank subsidiaries.....		0.07			0.91			0.31			0.63				
Management and service fees from nonbank subsidiaries		0.02			0.02			0.17			0.60				
Other income from nonbank subsidiaries.....		0.11			0.01			0.06			0.08				
Operating income from nonbank subsidiaries		105.70			83.73			96.62			153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	29.39	30	0	65.48	20	0	43.51	22	0	58.43	18			
Interest income from subsidiary holding companies.....	0	0	50	0	0	45	0	0	44	0	0.07	43			
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	-0.14	56			
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0.15	44	0	0	50			
Operating income from subsidiary holding companies.....	0	29.39	30	0	65.48	20	0	43.66	22	0	58.36	18			
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		76.69			77.61			72.95		0	67.33	11			
Interest income from bank subsidiaries.....		0.11			0.23			0.55		0	1.07	28			
Management and service fees from bank subsidiaries		0.96			0.75			0.59		0	2.14	41			
Other income from bank subsidiaries.....		0.01			0.01			0.01		0	0.01	45			
Operating income from bank subsidiaries		84.80			94.06			89.39		0	79.76	5			
Dividends from nonbank subsidiaries		1.76			1.13			2.65		0	1.78	27			
Interest income from nonbank subsidiaries.....		0			0			0		0	0	46			
Management and service fees from nonbank subsidiaries		0			0			0		0	0	47			
Other income from nonbank subsidiaries.....		0			0			0		0	0	46			
Operating income from nonbank subsidiaries		2.06			1.56			3.33		0	3.09	22			
Dividends from subsidiary holding companies.....		0			0			0		0	0	48			
Interest income from subsidiary holding companies		0			0			0		0	0	49			
Management and service fees from subsidiary holding companies		0			0			0		0	0	50			
Other income from subsidiary holding companies		0			0			0		0	0	49			
Operating income from subsidiary holding companies		0			0			0		0	0	47			
Loans and advances from subsidiaries / Short term debt.....		400.31			1,178.56			854.19			886.47				
Loans and advances from subsidiaries / Total debt		59.71			70.71			81.26			74.60				